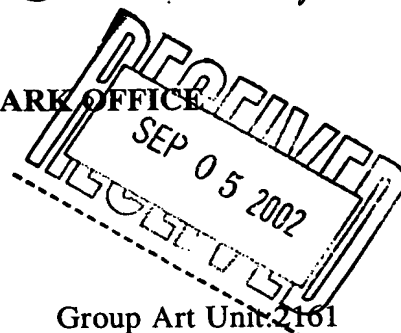


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re application of:

Mario P. Manfre et al.

Serial No.: 09/992,596

Group Art Unit 2161

Filed: November 14, 2001

Examiner: UNASSIGNED

For: **ELECTRONIC CONFIRMATION TO
DEBIT OR CREDIT AN ACCOUNT**

Attorney Docket No.: FDC 0164 PUS

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the reference listed and identified on the attached Form PTO/SB08A is being submitted herewith for consideration by the Examiner.

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached reference is not to be construed as an admission that the reference is "material" as defined under 37 C.F.R. § 1.56(b).

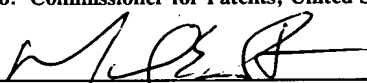
Applicants also wish to bring to the Examiner's attention that, more than one year prior to the filing date of the present application, the assignee of the present application and two merchants used a method for processing check transactions on a test basis. The method involved a merchant employee entering transaction information such as customer name, check number of a check to be used as payment, and bank numbers associated with the check into an electronic point of sale terminal. The transaction information was then transmitted from the terminal to a merchant computer system in communication with the

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this paper, including all enclosures referred to herein, is being deposited with the United States Postal Service as first-class mail, postage pre-paid, in an envelope addressed to: Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:

August 6, 2002
Date of Deposit

Mark E. Stuenkel
Name of Person Signing

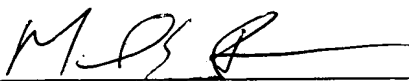

Signature

terminal. Next, the transaction information and an authorization request were transmitted from the merchant computer system to an authorization host that was in communication with the merchant computer system and operated by the assignee. The authorization host then determined eligibility of the transaction for payment via a checking account associated with the check. Next, the authorization host generated an authorization response, which included the transaction information and a numeric transaction identifier if the transaction was eligible for payment via the checking account. The authorization host also stored the authorization response in a transaction record file, and communicated the authorization response to the merchant computer system. Upon receipt of the authorization response, the merchant computer system automatically returned an electronic authorization response packet to the merchant host. The authorization response packet included the authorization response, a yes tag, a merchant store code and a day/time stamp. The merchant computer system also transmitted the authorization response to the terminal. Next, the authorization host stored the authorization response packet in a response packet file. The authorization host then compared the response packet file to the transaction record file.

A copy of the reference listed on the attached Form PTO/SB08A is included herewith. Consideration and entry into the record of this reference is respectfully requested.

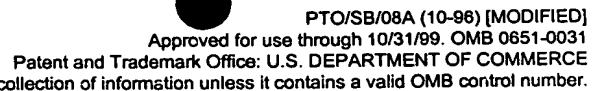
Respectfully submitted,

MARIO P. MANFRE ET AL.

By: 
Mark E. Stuenkel
Reg. No. 44,364
Attorney/Agent for Applicants

Date: August 6, 2002

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Fax: 248-358-3351



Substitute for Form 1449A/PTO

C mplete if Known

(use as many sheets as necessary)

Sheet	1	of	1	Attorney Docket Number	FDC 0164 PUS
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Examiner Signature		Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.